

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on April 20, 2006, Margaret M. Davis executed and delivered to _____ as Trustee for Mortgage Electronic Registration Systems, Inc. acting solely as a Nominee for First Magnus Financial Corporation, a certain Deed of Trust securing a Promissory Note in the principal sum of \$91,200.00 payable to the order of Mortgage Electronic Registration Systems, Inc. acting solely as a Nominee for First Magnus Financial Corporation; said Deed of Trust is recorded in Book 2466, Page 270 in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, said Deed of Trust was corrected to identify Title First, LLC as the Trustee therein; said Deed of Trust having been re-recorded in Book 2705, Page 212 in the Office of the Chancery Clerk of DeSoto County, MS; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust; and

NOW, THEREFORE, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, First Magnus Financial Corporation, and Lender's successors and assigns, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee and appoint and constitute Kenneth E. Stockton as Substitute Trustee in said Deed of Trust who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, First Magnus Financial Corporation, and Lender's successors and assigns has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 22nd day of January, 2008.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., ACTING SOLELY AS A NOMINEE FOR
LENDER, FIRST MAGNUS FINANCIAL CORPORATION,
AND LENDER'S SUCCESSORS AND ASSIGNS

By: [Signature]

Title: _____

By: [Signature]

Title: VP

STATE OF Mississippi)
COUNTY OF DeSoto) ss

ACKNOWLEDGMENT

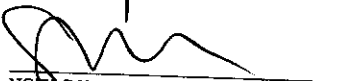
Personally appeared before me, the undersigned authority in and for the said county and state, on this 22nd day of January, 2008, within my jurisdiction, the within named Stephen B. [Signature] and Stephen K. [Signature], respectively, of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, First Magnus Financial Corporation, and Lender's successors and assigns, and that for and on behalf of the said entity as its V.P. and V.P., respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

Heaton

IN TESTIMONY WHEREOF, I have hereunto set my hand and official
seal this 22 day of January, 2008.

My Commission Expires:

5/19/18


NOTARY PUBLIC

Margaret M. Davis (DHGW No. 42336G-1)

THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
555 Plaza West, 415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000

